IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Danny L. Charles Deborah K. Charles

Debtor(s)

JPMC Specialty Mortgage LLC *Movant*,

V.
Danny L. Charles,
Deborah K. Charles and
Ronda J. Winnecour, Esq., Trustee
Respondent.

Case No. 13-11080-TPA

Chapter: 13

Related to Claim No. 20

ORDER

AND NOW, this **20th day of January**, **2017**, upon consideration of the *NOTICE OF MORTGAGE PAYMENT CHANGE* filed by *JPMC Specialty Mortgage LLC* at Claim No. 20 in the above–captioned bankruptcy case,

It is hereby *ORDERED* that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an AMENDED CHAPTER 13 PLAN;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self–schedule a hearing on the matter pursuant to the Court's procedures.

The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

Thomas P. Agresti, Judge

United States Bankruptcy

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In re: Danny L. Charles Deborah K. Charles Debtors

Case No. 13-11080-TPA

Date Rcvd: Jan 20, 2017

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1 User: amaz Page 1 of 1 Form ID: 237 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db/jdb +Danny L. Charles, Deborah K. Charles, Post Office Box 44, Force, PA 15841-0044 JPMC Specialty Mortgage LLC, Chase Records Ctr Attn Correspond Mail, cr

Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. TOTAL: 0 NONE.

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMC Specialty Mortgage LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com

James Warmbrodt on behalf of Creditor JPMC Specialty Mortgage LLC bkgroup@kmllawgroup.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Plaintiff Danny L. Charles ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Plaintiff Deborah K. Charles ecf@mcelrathlaw.com, ${\tt donotemail.ecfbackuponly@gmail.com}$

on behalf of Debtor Danny L. Charles ecf@mcelrathlaw.com, Paul W. McElrath, Jr.

donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Joint Debtor Deborah K. Charles ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8